

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Case No. 16-23742
)	
James H. Ramsey, Jr. &)	Chapter 13
Sandra L. Ramsey,)	
Debtors)	Related to Document No. 81
)	
James H. Ramsey, Jr. &)	Hearing Date and Time:
Sandra L. Ramsey,)	
Movants,)	
)	
v.)	
)	
BSI Financial Services &)	
Ronda J. Winnecour, Trustee,)	
)	
Respondents.)	

LOSS MITIGATION ORDER

A *Motion for Loss Mitigation* was filed by Debtor on March 16, 2018. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 16th day of April, 2018, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's *Loss Mitigation Program (LMP)* as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtors: James H. Ramsey & Sandra L. Ramsey

Creditor: BSI Financial Services

(2) *During the Loss Mitigation Period*, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$560.00 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) *Within fourteen (14) days from the entry of this Order*, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) *Within seven (7) days from the entry of this Order* or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

(5) *Within fourteen (14) days of the debtor's submission of the Core LMP Package*, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) *Within sixty (60) days from the entry of this Order*, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.



United States Bankruptcy Judge **ljm**

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James H. Ramsey, Jr.
Sandra L. Ramsey
Debtors

Case No. 16-23742-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 18, 2018.
db/jdb James H. Ramsey, Jr., Sandra L. Ramsey, 6001 Roslyn Street, McKeesport, PA 15135-1128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor James H. Ramsey, Jr. attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
Dennis J. Spyra on behalf of Joint Debtor Sandra L. Ramsey attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6